## The

# **Ontario Weekly Notes**

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### TORONTO, JULY 30, 1915.

No. 20

#### HIGH COURT DIVISION.

LENNOX, J., IN CHAMBERS.

JULY 20TH, 1915.

## RE CLARKE.

Insurance—Life Insurance—Benevolent Society—Moneys Payable to Widow by Rules of Society—Preferred Beneficiary —Trust—Insurance Act, R.S.O. 1914 ch. 183, secs. 171 (3), 178 (2), 179 (1)—Effect of Will of Deceased—Costs.

Motion by the widow of John James Clarke, deceased, for an order for payment out of Court to her of a sum of about \$1,600 paid in by the Toronto Police Benefit Fund, a benefit society.

The deceased was, at the time of his death, a member of the Toronto police force, and the money was the "death benefit" payable at his decease. The money was claimed by the widow and also by the executor of the deceased.

W. D. Gwynne, for the widow.

S. J. Arnott, for the executor.

F. W. Harcourt, K.C., Official Guardian, representing the infant child of the deceased.

LENNOX, J., referred to art. 27 of the rules and regulations of the society, published in 1910, which makes the benefit payable to the widow, unless otherwise directed by the deceased. Previous rules also made the widow the primarily preferred beneficiary. The moneys were to be regarded as insurance moneys and subject to the provisions of the Ontario Insurance Act, R.S.O. 1914 ch. 183.

Reference was made to Gillie v. Young (1901), 1 O.L.R. 368. and In re Cochrane (1908), 16 O.L.R. 328.

It was contended that the deceased had "otherwise directed" by his will, whereby he bequeathed \$100 to his wife, \$100 to

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another person, "and the balance of my estate of whatsoever kind and description to my brother," the executor, "in trust for my daughter."

The learned Judge said that it was still the law that where beneficiaries are named in the contract there is a trust created in their favour: sub-sec. 2 of sec. 178 and sub-sec. 1 of sec. 179 of the Insurance Act. Primâ facie, the benefit money was not part of the deceased's estate; and, although the insured has power, under sub-sec. 3 of sec. 171, to designate, by will or other writing, a beneficiary, the writing must make it clear that he is dealing with the insurance money—he must identify the contract. That was not done in this case, and the decision must be in favour of the widow. The matter was not advanced by an oral statement made by the deceased to his executor.

Order made for payment to the widow; costs of all parties payable out of the fund. The money not to be paid out until after the 10th September next.

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#### JULY 20TH, 1915.

## RE PAYNE AND UNION BANK OF CANADA.

Assignments and Preferences—Assignment for Benefit of Creditors—Secured Creditor Valuing Security—Right to Revalue—Assignments and Preferences Act, R.S.O. 1914 ch. 134, sec. 25 (5)—Costs.

W. H. Payne & Co. made an assignment for the benefit of creditors, under the Assignments and Preferences Act, R.S.O. 1914 ch. 134. The bank, being a secured creditor of the estate, valued its real estate security at \$7,000, and, after valuing its other securities as well, claimed to rank upon the estate for \$5,523.50. In the letter to the assignee accompanying the bank's proof of claim, the bank stated that it reserved the privilege, under the Act, of revaluing its securities at a later date if the estate was not wound up immediately. The assignee answered that he was content with the values put upon the securities, and that the bank would rank for \$5,523.50. The bank subsequently required a general disclaimer from the assignee of any intention to take over the securities, and this was given. About a month later, the solicitors for the bank wrote to the assignee a letter in which it was stated that there was only one question

#### SMITH v. SMITH.

unsettled between the assignee and the bank. That question did not relate to the revaluing of the securities. Before any attempt at revaluation, the bank sold a part of the real estate upon which it held security, and obtained a quit-claim deed of it from the assignee. On the 27th April, 1915, the bank filed a further claim for \$11,624.08, revaluing its securities. The right to do so was disputed, and the assignee and the bank stated a case for determination by a Judge in Chambers as to the right to revalue.

A. C. McMaster, for the assignee.W. B. Raymond, for the bank.

LENNOX, J., said that the only provision in the Act for revaluation of securities was sub-sec. 5 of sec. 25, and that applied only to negotiable instruments. The bank had, in the circumstances, no right to revalue its securities, and the answer to the question asked should be "no."

The assignce to have his costs, on a solicitor and client basis, out of the estate. The bank to be at liberty to add its costs to its claim.

#### FALCONBRIDGE, C.J.K.B.

JULY 21ST, 1915.

#### SMITH v. SMITH.

## Parent and Child—Son Working for Father on Farm—Wages —Presumption—Rebuttal—Contract—Evidence.

Action by a son against his father for six years' wages for work done on the father's farm and for money lent or advanced for and at the request of the father.

The action was tried without a jury at Owen Sound. H. G. Tucker, for the plaintiff. C. S. Cameron, for the defendant.

FALCONBRIDGE, C.J.K.B., said that the governing principle was, that where a child, after attaining majority, continues to reside with a parent, the presumption is, that no payment is expected for services rendered by the child; but this presumption is not conclusive; it may be overcome by proof of a contract, express or implied: Mooney v. Grout (1903), 6 O.L.R. 521, and

cases cited there; and in this case the learned Chief Justice had no hesitation in finding the plaintiff's case to be well proven on the surrounding circumstances and particularly on the demeanour of the parties and their principal witnesses. The plaintiff proved a contract on his father's part to pay him wages. The suggestions and promises about giving the plaintiff the farm were ancillary to the main proposition, that the plaintiff was not to work for nothing.

Judgment for the plaintiff for \$1,033 and costs.

## LUCZYCKI V. SPANISH RIVER PULP CO.—HOLMESTED, SENIOR REGISTRAR—JULY 19.

Alien Enemy - Dismissal of Action Brought by - Action Begun before War-Plaintiff Resident out of the Jurisdiction.] -Motion by the defendants to dismiss or stay the action. The motion was heard by the Senior Registrar, sitting for the Master in Chambers. The action was commenced before the war, and it was admitted that the plaintiff was an alien enemy resident out of the jurisdiction. The learned Registrar said that Le Bret v. Papillon (1804), 4 East 502, appeared to be directly in point. That action was launched before hostilities commenced, and it was held that after war was declared it could no longer be maintained. That case was referred to by the learned Chief Justice of the King's Bench in Dumenko v. Swift Canadian Co. Limited (1914), 32 O.L.R. 87, apparently with approval, and according to it the action must be dismissed. The case of Viola v. Mackenzie Mann & Co. (1915), Q.R. 24 K.B. 31, was the case of an alien resident in Canada, and had therefore no bearing on the present case. The order must go to dismiss the action with costs, but without prejudice to another action after the conclusion of peace between the British Empire and the Austro-Hungarian Empire. B. H. Ardagh, for the defendants, O. H. King, for the plaintiff.

## MARTIN V. GRANTHAM—HOLMESTED, SENIOR REGISTRAR— JULY 19.

Summary Judgment-Rules 56, 57 — Affidavit Filed with Appearance—"Good Defence on the Merits"—Writ of Summons—Endorsement—Practice.]—Motion by the plaintiff for summary judgment under Rule 57, the plaintiff contending

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that the affidavit of the defendant, filed with his appearance, did not comply with Rule 56. The learned Registrar (sitting for the Master in Chambers) said that the affidavit of the defendant did not in terms state that he had "a good defence on the merits," but it stated facts which, if true, shewed that he had in fact such a defence. This was a substantial compliance with Rule 56. Under that Rule, two courses are open to a plaintiff: he may cross-examine the defendant on his affidavit, and obtain, if he can, an admission of the plaintiff's claim on which he may move for judgment: or he may waive a cross-examination and move for judgment as upon a demurrer to the affidavit as not shewing a defence. This plaintiff adopted the latter course; but, in so doing, he virtually admitted all that the defendant had sworn to be true. The 2nd paragraph of his affidavit explicitly denied any indebtedness, and particularly of the amount set forth in the writ of summons. The 3rd paragraph stated that he had paid the plaintiff in full for any services rendered. If these statements were true, they shewed that the defendant had a good defence on the merits; and they were admitted to be true for the purposes of this motion; but the plaintiff claimed to be entitled to judgment because the defendant did not add to these statements the further statement that he had "a good defence on the merits." The Rule was not intended to have any such effect. It might perhaps be said that no sum was "set forth in the writ of summons," but what was obviously meant was the endorsement on the writ of summons. Motion refused-costs to be in the cause to the defendant, and the order to be without prejudice to the further prosecution of the action by the plaintiff. R. Wherry, for the plaintiff. J. M. Forgie, for the defendant.

## MERRIAM V. KINDERDENE REALTY CO.-LENNOX, J.-JULY 20.

Appeal—Report—Evidence.]—Appeal by the defendants from the report of an Official Referee. The learned Judge, after hearing argument and taking time to consider the evidence, said that there was no ground for setting aside the report or varying it or referring it back. On the contrary, it appeared to be well supported by the evidence. Appeal dismissed with costs. A. McLean Macdonell, K.C., for the appellants. W. J. McWhinney, K.C., and A. Cohen, for the plaintiffs, respondents.

# GENTLES V. GEORGIAN BAY MILLING POWER CO.—CLUTE, J. JULY 22.

Fraud and Misrepresentation-Sale of Land - Promissory Note-Counterclaim-Rescission - Damages.]-The action was brought on a promissory note dated the 8th April, 1913, for \$900, payable 12 months after date to Charles A. Gentles, the plaintiff, and signed by the defendant company and the defendant Sparling. The defendants counterclaimed against Charles A. Gentles, Henry E. Hurlburt, and Albert J. Gentles. The defence and counterclaim were based on the allegation that the promissory note sued on was part of a land purchase transaction and was obtained by fraud. The action and counterclaim were tried without a jury at Parry Sound. The learned Judge set out the facts and his findings upon the evidence, in a written opinion. He said that Charles A. Gentles represented to the proposed purchasers of the land that he was interested in it to the extent of \$2,500; and, while he mentioned one Whalen as the owner, he gave them to understand that he (Gentles) had advanced that amount on the property, and was making the sale in order to get his money out. This representation was false. was believed by the proposed purchasers, and influenced them in making the purchase. The learned Judge also finds that there was collusion between the Gentles and Hurlburt and Whalen to put off these lots upon the defendants (the plaintiffs by counterclaim), and finds the issues as to fraud and misrepresentation in favour of the latter. The fact that Whalen was not a party was not sufficient to disentitle the plaintiffs by counterclaim to have the transaction set aside-Whalen did not sell or assume to sell, nor did the purchasers buy the land from him. Judgment declaring that the sale of the land was brought about by collusion, misrepresentation, and fraud, and should be set aside and cancelled, and that the note sued on was obtained by fraud. and dismissing the action with costs, and allowing the counterclaim for the recovery of \$1,800 and interest, and for delivery up of another note for \$900, forming part of the consideration for the purchase, and, in default of delivery up, for recovery of \$900 and interest in addition to the \$1,800 and interest. All necessary conveyances and surrenders to be prepared and tendered by the vendors. In case it should appear that the vendors cannot be reinstated in their original position, or if, for any reason, the transaction cannot be set aside, the plaintiffs by counterclaim should have judgment for damages assessed at

#### HOCKEN v. SHAIDLE.

\$1,825. The defendants and plaintiffs by counterclaim to have their costs of action and counterclaim. D. L. McCarthy, K.C., for the plaintiff. W. E. Raney, K.C., and H. E. Stone, for . the defendants and plaintiffs by counterclaim. W. L. Haight, for Hurlburt, defendant by counterclaim. J. P. Weeks, for Albert J. Gentles, defendant by counterclaim.

## HOCKEN V. SHAIDLE-CLUTE, J.-JULY 22.

Fraud and Misrepresentation-Sale of Land-Damages.]-Action by five plaintiffs against the defendants Shaidle (a land agent) and Slater to recover damages for false and fraudulent representations whereby the plaintiffs in 1913 were induced to purchase lots in a block of land in the city of Winnipeg. The action was tried without a jury at Parry Sound. The learned Judge reviews the testimony and correspondence, in a written opinion, and finds, upon the evidence and the credibility of the plaintiffs' witnesses, and not accepting the testimony of the defendant Shaidle, that the plaintiffs were induced to part with their money by a false and fraudulent representation made by Shaidle; that Shaidle had no authority from Ivey, his principal in Winnipeg, to make the agreement which he did; that the written agreements sent down by Ivey for signature by the plaintiffs were not the agreements made by his agent Shaidle; that the agreement for the purchase never was in fact consummated by the formal agreement which was to have been signed; that the plaintiffs are entitled to recover from Shaidle, for the fraud and misrepresentation of which he was guilty, the various sums advanced by them, with interest; that the defendant Slater was not guilty of fraud, although his conduct was to a certain extent reprehensible, which should deprive him of costs. Judgment for the plaintiffs against the defendant Shaidle for the several amounts advanced by each plaintiff, with interest from the date of each advance, and with costs of the action, including the costs of a separate action brought by three of the plaintiffs. and consolidated with this action brought by the other two, up to the date of consolidation. Action dismissed without costs as against the defendant Slater. J. W. McCullough and James McCullough, for the plaintiff. G. Lynch-Staunton, K.C., and S. H. Slater, for the defendants.

## WELTZ V. HOY-FALCONBRIDGE, C.J.K.B.-JULY 23.

Sale of Goods-Warranty - Breach-Chattel Mortgage -Conversion.]-Early in 1914, the plaintiff bought a stallion from the defendant at the price of \$1,200, of which he paid \$25 in cash and gave a chattel mortgage upon the stallion and other animals for the balance, \$1,175. The horse died on the 18th August, 1914, of poison. In December, 1914, the defendant seized the other animals under the chattel mortgage and sold them. The plaintiff's claim in this action, was for damages for breach of an alleged warranty (not in writing) that the horse was a sure foal-getter, and for wrongful conversion of the other animals. The action was tried without a jury at Owen Sound. The learned Chief Justice said that the plaintiff had failed to satisfy the onus cast upon him to establish his claim. Action dismissed with costs. Judgment for the defendant on his counterclaim for \$48, the balance due on the chattel mortgage, with costs. W. H. Wright, for the plaintiff. W. S. Middleboro, K.C., for the defendant.

The names of cases which have been reported in the Ontario Law Reports are followed by a reference to the volume and page; the names of cases to be reported later in the Ontario Law Reports are marked \*.

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- 11. Construction—Devise of Farm to Daughters—Provision in Event of Marriage—Restraint of Marriage—Devise in Fee Subject to Conditions Subsequent—Trustees—Power to Sell and Convey Land. *Re McBain*, 8 O.W.N. 330.—MIDDLE-TON, J.

- Construction—Devise to Children on Remarriage of Widow— One Child Subscribing Will as Witness—Wills Act, R.S.O. 1914 ch. 120, sec. 17—Devise to Class—Failure of Gift to one of Class—Partition among Remaining Children—Costs— Allowance for Reduction of Mortgage by Widow before Remarriage. Depatie v. Bedard, 8 O.W.N. 423.—Boyp, C.
- 13. Construction—Devises to Sons—Misdescription of Lands— General Intention—Falsa Demonstratio—Lands Actually Owned by Testator Passing to Devisees—Residuary Clause —Annuity to Widow—Charge on Lands Devised—Bequests in Lieu of Dower. *Re Devins*, 8 O.W.N. 540.—SUTHERLAND, J.
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- 20. Construction—Gift of Income to Wife for Life or Widowhood "for the Maintenance of herself and our Children"—Equal Division of Corpus among Children upon Death or Remarriage of Wife—Provision for Advancement to Sons— Obligation of Wife to Maintain Children—Forisfamiliation or Marriage—Discretion—Postponement of Time for Division of Real Estate—Conversion of Real Estate by Trustees— Interest upon Sums Advanced—Security—"Loan." Re Singer, 8 O.W.N. 336, 33 O.L.R. 602.—App. Div.
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